A JA Virtual Town Hall 3.0
For Southern California Teens

"Get Smart About Credit!"

October 21, 2021 10:30AM - 11:30AM

Junior Achievement of Southern California
WHAT IS JASOCAL?

WE BRING RELEVANT AND HANDS-ON FINANCIAL LITERACY, WORK-READINESS AND ENTREPRENEURSHIP EDUCATION TO K-12 STUDENTS ACROSS SOUTHERN CALIFORNIA!

GIVE US A FOLLOW!

@ja_socal  @JASoCalLA  @JASoCal
WELCOME TO THE JA TOWN HALL 3.0

TODAY'S AGENDA

1. WELCOME
2. MEET THE MODERATORS
3. Q&A WITH STUDENTS & MODERATORS
4. GAUTAM GUPTA - TEEN FINANCIAL GURU
5. KAT DELGADO KIRKWOOD & PRIZES!
6. CLOSING REMARKS

WE ARE EXCITED FOR YOU TO JOIN US!
Feel free to ask your credit-related questions in the Q&A box. JA Staff are standing by to help you!
WE WILL HAVE 3 WAYS TO WIN PRIZES!!

1. PARTICIPATE IN THE TOWN HALL AND YOU’RE AUTOMATICALLY ENTERED INTO A RANDOM DRAWING TO WIN 1 OF 3 PRIZES: $25 TARGET CARD, $50 TARGET CARD & $75 TARGET CARD. Winners will be announced at the end of the event.

2. HELP JASOCAL REACH 1,000 FOLLOWERS ON INSTAGRAM (@JA_SOCAL) BEFORE THE END OF THE TOWN HALL AND WE WILL HAVE A BONUS DRAW OF FIVE (5) ADDITIONAL NAMES FOR $20 TARGET GIFT CARDS! Winners will be announced at the end of the event.

3. COMPLETE THE POST-TOWN HALL SURVEY AND YOU’LL BE ENTERED INTO A POST-EVENT DRAWING FOR THREE (3) WINNERS OF $20 TARGET GIFT CARDS! Winners will be chosen after the deadline for submitting post-event surveys. Winners will receive an email.

PRIZE DRAWING SUPPORTED BY BANC OF CALIFORNIA
Daniella Guzman is a general assignment reporter for all newscasts and the co-anchor of NBC4’s morning newscast “Today in LA,” airing weekdays from 4 to 7 a.m. She is known for her dynamic reporting and genuine warmth that comes across on the air to help viewers start their day.

She broadcasted live for “Today in LA” from the 2016 Olympic Games in Rio de Janeiro, Brazil, delivering local news and providing viewers with all access coverage of the games, including the gold medal win for the U.S. Final Five gymnastics team. Guzman also brought viewers closer to the culture of Rio, showcasing iconic sites including Christ the Redeemer and the Selaron Steps.

Prior to joining NBC4, Guzman worked for NBC5 Chicago and covered a fast-moving blend of the latest breaking news stories and issues important to local residents. Earlier in her career, Guzman was an anchor and reporter at the NBC affiliate KPRC-TV and Telemundo station KTMD in Houston.

Serving the community is a way of life for Guzman, from a young age she has volunteered her time to help others. Guzman remains active in the community and supports many causes throughout the Southland and abroad. She’s been recognized for her work, including the Excellence in Broadcast Journalism award by the National Hispanic Media Coalition.

A native of Texas, Guzman is also fluent in Spanish. She graduated with a B.A. in bilingual journalism and communications from the University of St. Thomas in Houston. She is married and has two daughters.
Having a credit card at 16 is a terrible idea (and illegal) but what did I know. I didn’t have JA!

Favorite Food: The Four Agreements

My Most Used Emoji: 😮

A Book That Changed My Life: The Four Agreements

Dream Vacation Location: Bora Bora

What I Do All Day: Financially save creatives from themselves

Where I Went To School: UCLA

What I Studied There: Sociology & African American Studies

What I Wanted To Be When I Was Young: Wife and Mother

What I Am: Business Manager and Mother to my kids and many others

Age I Was When I Got My First Credit Card: 16

About Me:

Belva Anakwenze
Founder & Principal of Abacus Financial Business Management
@belvaanakwenze
LYBROAN JAMES, ed.M.
Founder & Principal of Chief Education Officer of MILOedu
@lybroanjames

MY SUPER SHORT CREDIT JOURNEY STORY:
When I got my first credit card I thought I was rich. After my first spending spree, I got the statement and wondered if I’d ever be able to pay it off.

WHERE I AM FROM

WHERE I AM NOW

WHAT I WANTED TO BE WHEN I WAS YOUNG

WHAT I AM

WHERE I WENT TO SCHOOL

WHAT I STUDIED THERE

AGE I WAS WHEN I GOT MY FIRST CREDIT CARD

WHAT I DO ALL DAY

I teach teachers how to teach students of color (especially in math, using hip hop). 🎧Türkçe

WHAT I DO FOR FUN/STRESS RELIEF

I play golf or get turnt up with my teenage sons.

FAVORITE FOOD

Seafood!

MY MOST USED EMOJI

Courageous Conversations About Race

A BOOK THAT CHANGED MY LIFE

DREAM VACATION LOCATION

EGYPT

EDUCATION AND SCHOOL LEADERSHIP

Electrical Engineer

Education Consultant

Education and School Leadership
MY SUPER SHORT CREDIT JOURNEY STORY:

I remember when I got my first credit cards I didn't even know how to pay the bills...

FAVORITE FOOD
Duck

MY MOST USED EMOJI
Emoji

A BOOK THAT CHANGED MY LIFE
Rich Dad, Poor Dad

DREAM VACATION LOCATION
Washington, DC

WHAT I DO FOR FUN/STRESS RELIEF
Row on the erg!
GAUTAM GUPTA
Student & Co-Founder of Dimes to Dollars
@gguta29

MY SUPER SHORT CREDIT JOURNEY STORY:
Signed up for a subscription that I forgot to cancel. I was billed for almost a year before I noticed.

Favorite Food
Sushi!

My Most Used Emoji
握手

A Book That Changed My Life
The Discourses of Epictetus

Dream Vacation Location
Japan

What I Do All Day
Make personal finance simple for teenagers!

Where I Go to School
The Science Academy STEM Magnet

What I Study There
A little bit of everything

What I Am
Student!

Where I Am Now
Los Angeles

What I Wanted to Be When I Was Young
Some kind of Doctor

What I Do for Fun/Stress Relief
Play video games

Age I Was When I Got My First Credit Card
16
Abigail Lovell
SVP, Shared Marketing at Experian
@abby.lovell.9

**MY SUPER SHORT CREDIT JOURNEY STORY:**
I got my first credit card when I was a freshman in college and lost the card at the first football game on campus. Never found it!

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**FAVORITE FOOD**
Japanese, Mexican, & cheeseburgers!

**MY MOST USED EMOJI**

**A BOOK THAT CHANGED MY LIFE**
The Prince of Tides

**DREAM VACATION LOCATION**
Italy

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**WHERE I AM FROM**
Atlanta, Georgia

**WHERE I AM NOW**
California, USA

**WHAT I STUDIED THERE**
English & Marketing

**WHAT I WENT TO SCHOOL**
University of Colorado at Boulder

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**WHAT I DO ALL DAY**
Help use data and products and people for good in society

**WHAT I AM**
SVP, Head of Corporate Marketing and Social Responsibility

**WHAT I WANTED TO BE WHEN I WAS YOUNG**
A cowgirl

**WHERE I WENT TO SCHOOL**

**AGE I WAS WHEN I GOT MY FIRST CREDIT CARD**
18

**WHAT I DO FOR FUN/STRESS RELIEF**
Exercise, Hike, Read

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**ABOUT ME**
My credit card points are my Christmas Club account - I redeem them in November, their cash value is my Christmas budget!
connect.ja.org
Create a free account and access valuable resources to help put your life on the fast track.

- DISCOVER THE BEST CAREER FIT FOR YOU
- START A BUSINESS USING OUR TOOLS
- EXPLORE RESOURCES TO HELP YOU TO INVEST AND SPEND YOUR EARNINGS
- PREPARE TO GET A JOB OR CAREER YOU’LL LOVE
- EXPLORE TOOLS YOU NEED TO BE SUCCESSFUL AT WORK.
The JA Learn & Earn app teaches financial literacy, work readiness, entrepreneurship - plus more - through bite-sized courses. Take courses and earn rewards that can be invested into the real stock market through ETFs and fractional shares. How’s that for a new way of learning?

Created by the founders and engineers that helped to build and launch Acorns, the fastest growing micro-investing app in the country. This app allows middle and high school students to learn financial literacy skills anytime, anywhere, in a fun and engaging gaming experience.

The JA Learn and Earn App is available for free in the App Store and Google Play Store.

Students who participate in the JASoCal Town Hall 3.0 can receive $8 to invest!

See details in the email attachment you received with the Town Hall login information.
WE HAVE TOOLS TO GET YOU STARTED

Check out previous JA Virtual Town Halls!
Take the time to invest in yourself & in your future and learn how to stay ahead of your career aspirations & future financial goals!

Check out the first JA Town Hall to prepare for a career!

Or, learn all about Saving & Investing with the JA Virtual Town Hall 2.0
Bank of America wants to support JA students (that's you!) at any stage of life.

Check out their online resource "Better Money Habits"

https://bettermoneyhabits.bankofamerica.com
Visit Gautam's website "Finance For Teens"

Financial Education for Teenagers
Discover the different aspects of personal finance and learn how to manage your money at a young age.

https://www.financeforteens.org/
and
https://www.dimestodollars.org/

Learn more about:
Investing
Credit
Saving
MILLION STORIES wants to make financial literacy fun, easy, and accessible to all. Check out their library of videos all about credit & debt, credit cards, setting goals, and how your brain science effects your money habits!
There were more than 23 million identity theft victims in 2018, or 9% of all U.S. residents 16 and older, according to the Bureau of Justice Statistics (BJS). Over the past few years, the number of identity theft victims has grown significantly. Here are some steps you can take to keep your information safe...

**MOST IMPORTANT: Guard Your Personal Information.** Be careful with your Social Security number, birth date, credit card numbers and personal information!

1. **Keep Your Passwords Secret** and don’t make them so obvious! Don’t let a criminal guess it just but learning about you online! Have a UNIQ\{epa$$Word!!! and don’t use the same one for all your online accounts.

2. **Check Your Accounts Regularly** even if you think you have a $0 balance. Review your statements and report fraudulent charges right away. Check your Credit Report as well! You can access your score for free using credit websites like Credit Karma, for example.

3. **Be Careful with Your Receipts** by using a paper shredder to dispose of them to keep your debit and credit card numbers safe.

4. **Secure Your Online Devices** from hackers with anti-virus and security software. Don’t use public computers to access your personal accounts and erase all the data on a device before you sell or toss any old computers.

5. **Find a reputable credit monitoring service** and set it up with fraud alerts. Some of these services are free but do your research.

6. **Use Credit Cards instead of Debit Cards,** when possible. Using credit cards is less risky and it can limit losses. If you report fraudulent charges right away, you could be off the hook for those purchases.
The JASoCal Virtual Town Hall 3.0 prizes are sponsored by BANC OF CALIFORNIA.
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American Honda Finance Corporation

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Bank of Hope

Cathay Bank

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